CHAPTER-2
PRODUCTIVE EFFICIENCY OF BANKS

1.Bhadrappa Haralayya
Post Doctoral Fellowship Research Scholar,
Srinivas University, Mangalore, India.
bhadrappabhavimani@gmail.com
Orcid id-0000-0003-3214-7261

2.P. S. Aithal,
Professor, College of Management and Commerce,
Srinivas University, Mangalore, India.
psaithal@gmail.com
Orcid id-0000-0002-4691-8736

ABSTRACT

The banking sector involves three noteworthy portions: Scheduled Commercial banks, State Cooperative banks, and different banks like NABARD. The booked business banks incorporate every single significant bank and record for over 98% of the considerable number of assets in the banking sector. The Indian banking industry, which is a noteworthy channel of financing the gainful sector, was to a great extent in the private sector until 1969 when all the real Indian banks in private sector were nationalized. Another arrangement of banks was nationalized in 1980s. A few private sector banks and some remote banks operated, however on a generally little scale. By 1991, most banking assets were in broad daylight sector. Confronting major financial crisis, India began changing its economy in 1991, lessening or taking out controls on numerous sectors, and enabling private sector to take an interest where it was before either denied or limited. Financial sector, including banking sector was likewise changed. The administration additionally chose to streamline the capital market, which was up to this point consumed by one noteworthy stock trade. A noteworthy new stock trade and new administrative body were built up.

Key words-Public Banks, Private Banks and Foreign Banks.

2.1 INTRODUCTION

The productivity is a worried about genuine asset use, yield from a given arrangement of sources of info and estimated as the yield per unit input (or a lot of data sources). This oversimplified methodology is valuable when there is just a single technology, one information and one yield.

Be that as it may, for a firm, simply getting the greatest yield from a given arrangement of information sources isn't sufficient since various innovations, distinctive data sources and diverse arrangements of yields from a similar arrangement of information sources are gotten. In this manner, progressively critical is the adjustment in productivity over some stretch of time, starting with one period then onto the next. Productivity is henceforth, both, static and dynamic in nature: a proportion of, both, the adjustment in technology after some time, and ideal utilization of assets, for the best accessible technology, at a given time. In addition, if the target of the firm is to augment profits, the productivity estimated as proportion of physical units may not be the best measure. Thus, notwithstanding traditional proportion of productivity, an "adapted estimation of productivity" might be a superior performance measure.

Productivity of a firm is in this way gotten from the efficiency of the firm in utilizing ideal technology from a lot of accessible innovations (generation work), ideal arrangement of sources of info given information costs (cost capacity), ideal transformation of a given arrangement of contributions for a given technology into an ideal arrangement of yields (creation work), moves in the generation work (technology changes) and changes in the size of activities (scale and degree). Ideas of efficiency identify with how well a firm utilizes its assets in respect to the current generation potential outcomes outskirts (or, at the end of the day, in respect to current 'best practice') – how a foundation at the same time limits costs and augments income, in view of a current dimension of creation technology. The investigation of a firm efficiency, in this manner, depends on intra-sector examinations, includes both innovative and relative evaluating perspectives, and has incomplete marker esteem for dissecting productivity performance.

Table 2.1.1 Summary performance data for scheduled banks, 2014-15

	All Schedule Banks (excluding RRB)	Public Sector banks	Private Sector Banks	Foreign banks
Number of Commercial Banks	88	28	29	31
Number of Branches	54063	47794	6128	141
Total Deposits, Rs. Billion	18350	14359 (78.2)	3126 (17.0)	865 (4.8)
Total loans and Advances, Rs. billion	11503	8547 (74.3)	2203 (19.2)	753 (6.5)
Total assets, Rs. Billion	23117	17790 (77)	3791 (16.6)	1536 (6.4)
Net Profit, Rs. Billion	210.23	154.77 (73.6)	35.64 (17)	19.82 (9.4)
Average return on Assets (NP/TA)	--	0.87	0.94	1.29
NNPA/TA	--	0.95	0.95	0.42
Business per employee, Rs. M	--	30.6	57.7	94

Table2.1.2 Summary performance data for scheduled banks, 2011-12

	All Schedule Banks (excluding RRB)	Public Sector banks	Private Sector Banks	Foreign banks
Number of Commercial Banks	97	27	30	40
Number of Branches	51889	46384	5311	194
Total Deposits, Rs. Billion	11997	9657 (80.5)	1694 (14.1)	645 (5.4)
Total loans and Advances, Rs. Billion	6447	4807 (74.6)	1184 (18.3)	456 (7.1)
Total assets, Rs. Billion	16040	12030 (75)	2780 (17.3)	1230 (7.7)
Net Profit, Rs. Billion	116	83.3 (75.7)	17.8 (10.7)	14.9 (13.6)
Average return on Assets (NP/TA)	--	0.72	0.65	1.32
NNPA/TA	--	2.42	2.49	0.79
Business per employee, Rs. M	--	19.2	39.7	81.5

Table2.1.3 Summary performance data for scheduled banks, 2009

	All Schedule Banks (excluding RRB)	Public Sector banks	Private Sector Banks	Foreign banks
Number of Commercial Banks	79	32	23	24
Number of Branches	47021	42932	3939	150
Total Deposits, Rs. Billion	1957	1756 (89.7)	87.3 (4.5)	113.7 (5.8)
Total loans and Advances, Rs. Billion	1204	1061.1 (88.1)	49.7 (4.1)	93.6 (7.8)
Total assets, Rs. Billion	3120	NA	NA	NA
Net Profit, Rs. Billion	12.16	NA	NA	NA
Average return on Assets (NP/TA)	0.39	0.32	0.57	1.57
NNPA/TA	NA	NA	NA	NA
Business per employee, Rs. M	NA	NA	NA	NA

2.2 DEFINITION AND MEASUREMENT OF INPUTS AND OUTPUTS FOR BANKING INDUSTRY

In contrast to the assembling industry, inputs and outputs are not very much characterized in an administration industry. Administration is delivered utilizing certain inputs and technology, and has a related creation work. In this manner, one methodology, in banking industry, is Production approach for estimating inputs and outputs. Thoughtfully it depends on genuine asset model. In this methodology banks are accepted to utilize physical inputs to deliver outputs like deposits and credits. In this methodology, inputs are number of representatives, normal number of workers per branch, capital utilized, number of branches, number of deposit accounts, and so forth. The outputs are number of loanee accounts, number of exchanges, number of deposit accounts, and so forth. (A few scientists take deposit accounts as inputs, others accept them as outputs.)

Numerous analysts adopt an alternate strategy, an Intermediation Approach, likewise called as an Asset Approach. It depends on action model. An average bank obtains cash in type of a deposit and loans it in type of a credit. This is the essential capacity of a bank. Therefore banks go about as delegates between proprietors of assets and clients of assets. The commitment of physical inputs to value expansion is insignificant. Subsequently, in this methodology, dissimilar to creation approach, inputs and outputs are considered in financial values. Commonly, inputs are money related value of inputs, for example, work, capital and assets. In this way intrigue cost, work cost, other working costs are viewed as inputs. The outputs are the financial value of procuring assets, for example, value of advances, value of deposits, ventures, net pay, and so forth.

The two methodologies have their constraints. Serious issue is the manner by which to total yield (input) in a solitary list. Likewise, whatever be the strategy, cross examination with different banks isn't simple. In either approach, there is no unanimity on what precisely ought to be the inputs and the outputs. In intermediation approach, the selection of inputs and outputs is subjective. Regardless of whether deposits are inputs or outputs isn't clear and diverse creators have utilized deposits as either inputs or outputs. Some consider work cost as a different input; others take working cost and intrigue cost alone as inputs. On the yield side charge based salary might be considered as independent yield. The intermediation approach disregards different administrations given by the

banks, e.g., withdrawal office to deposit holders. Banks additionally have different assets separated by liquidity and hazard. So also, underway methodology, number of bank branches could possibly be taken as input. In the creation approach, there is no clearness on the best way to represent, say, remote deposits and government securities.

2.3 PRODUCTIVE EFFICIENCY OF BANKS

The monetary theory of the firm expect that production happens in a domain in which supervisors endeavor to boost benefits by working in the most proficient way conceivable. The focused model proposes that organizations which neglect to do as such will be driven from the market by progressively proficient ones. Be that as it may, when characteristic section obstructions or direction debilitate focused powers, wasteful firms may keep on flourishing. That is, genuine firm conduct may differ from that inferred by the focused model as directors endeavor to amplify their very own prosperity rather than benefits, or find that they are not required to work very proficiently to stay in business. Varieties from productiveefficiency can be separated into information and yield incited wasteful aspects. By info wastefulness we imply that, for a given dimension of yield, the firm isn't ideally utilizing the elements of production. In general information wastefulness coming about because of the imperfect utilization of sources of info can be deteriorated into allocative and unadulterated specialized wastefulness. Allocative wastefulness happens when inputs are consolidated in problematic extents. Direction is regularly given as a noteworthy explanation behind this event. Unadulterated specialized wastefulness happens when a greater amount of each info is utilized than ought to be required to deliver a given dimension of yield. This event is increasingly hard to clarify, yet is commonly credited to feeble aggressive powers which enable administration to "escape" with loosened profitability. Consolidating these two ideas of wastefulness we get the general wastefulness coming about because of the inappropriate utilization of data sources.' The refinement between the two sorts of wastefulness is critical in light of the fact that they might be brought about by very surprising powers.

2.4 OBJECTIVES OF THE STUDY

Therefore, in the light of the above dialog, the explicit targets of the study are:

1) To study the budgetary execution and look at the development of Indian business banks in

India in the pre-and post-change period.

2) To break down the efficiency gains crosswise over various gatherings of banks and assess the cost, a locative, specialized, unadulterated specialized and scale efficiencies.

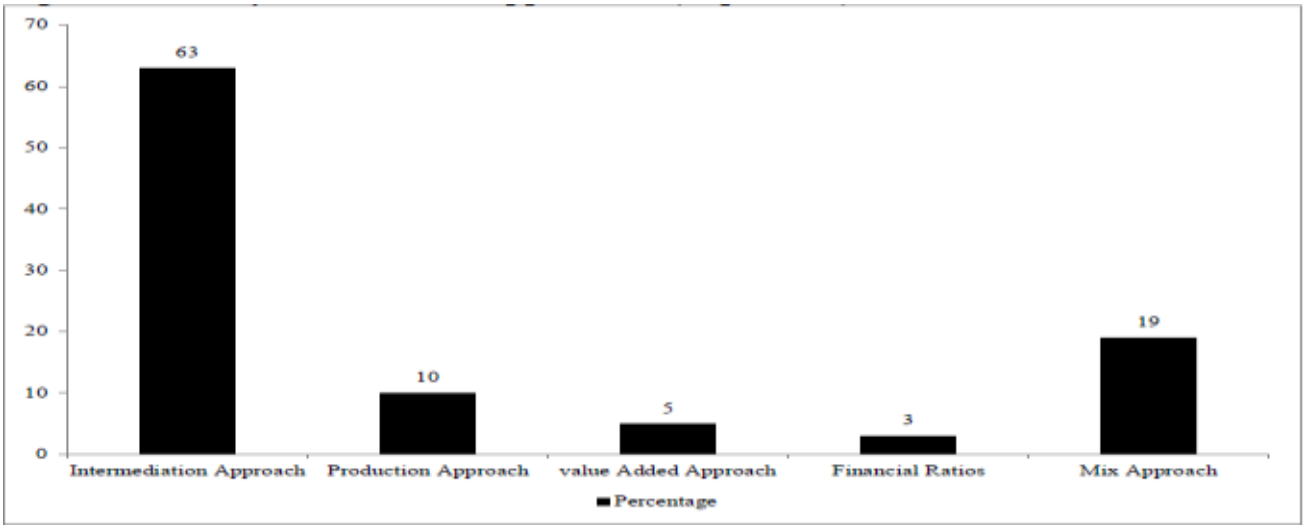
3) To break down contrasts in profitability crosswise over bank types in the pre-and post-change periods.

4) To look at the real markers that influences the efficiency.

2.5 RESEARCH METHODOLOGY

This part presents and legitimizes kind of systems received in assessing the dimension of effectiveness and TFP of banks in India. The present part of the examination is isolated into three segments. The area I talks about problem, need and targets of the investigation. The segment II talks about the organization of the information and determination of data sources and yields to evaluate the outcomes as far as proficiency and efficiency markers. At last, the segment III tosses light on models embraced to quantify effectiveness and TFP level along with determinants.

Figure 2.1: Analysis of Various Approaches (in per cent)



Source: Anouze, 2010, p.47.

Table 2.1.4 Quartile Representation of Scheduled Commercial Banks in India 1994-95

Quartile I			Quartile II		
Public Sector Banks	**Private Sector Banks**	**Foreign Sector Banks**	**Public Sector Banks**	**Private Sector Banks**	**Foreign Sector Banks**
Canara Bank	Dhanlaxmi Bank	Royal Bank of Scotland	IDBI Bank Limited	Catholic Syrian Bank	Mashreq Bank
Indian Bank	Jammu & Kashmir Bank	Bank of America.	Oriental Bank of Commerce	City Union Bank	
UCO Bank	Karnataka Bank	BNP Paribas	State Bank of Patiala	ICICI Bank	
Union Bank of India	Lakshmi Vilas Bank	HSBC	Vijaya Bank		
	South Indian Bank	Societe Generale			
	HSBC Bank Oman				
Quartile III			**Quartile IV**		
Public Sector Banks	**Private Sector Banks**	**Foreign Sector Banks**	**Public Sector Banks**	**Private Sector Banks**	**Foreign Sector Banks**
Bank of Baroda	Federal bank	Bank of Bahrain & Kuwait	Allahabad bank	Axis Bank	Abu Dhabi Commercial Bank
Bank of India	HDFC Bank	Bank of	Andhra Bank	Indusind	Bank of Nova

		Tokyo-Mitsubishi		Bank	Scotia
Dena Bank	ING Vysya Bank	Citi Bank	Bank of Maharashtra		Barclays Bank
Indian Overseas Bank	Karur Vysya Bank	DBS Bank	Central Bank of India		Deutsche Bank
Punjab and Sind Bank	Nainital Bank	JP Morgan Chase Bank	Corporation Bank		Sonali Bank
State Bank of India	Ratnakar Bank Limited	Standard Chartered Bank	Punjab National Bank		
State Bank of Hyderabad	Tamilnad Mercantile Bank	State Bank of Mauritius	State Bank of Bikaner & Jaipur		
State Bank of Mysore			State Bank of Travancore		
Syndicate Bank			United Bank of India		
2013-14					
Quartile I			**Quartile II**		
Public Sector Banks	**Private Sector Banks**	**Foreign Sector Banks**	**Public Sector Banks**	**Private Sector Banks**	**Foreign Sector Banks**

Union Bank of India	Jammu & Kashmir Bank	Societe Generale	Indian Bank	Dhanlaxmi Bank	Royal Bank of Scotland
Corporation Bank	South Indian Bank			Karnataka Bank	BNP Paribas
	Quartile III			Quartile IV	
Public Sector Banks	Private Sector Banks	Foreign Sector Banks	Public Sector Banks	Private Sector Banks	Foreign Sector Banks
Bank of Baroda	Catholic Syrian Bank	Abu Dhabi Commercial Bank	Allahabad bank	Axis Bank	Bank of Nova Scotia
Bank of India	City Union Bank	Bank of America.	Andhra Bank	Indusind Bank	Barclays Bank
Canara Bank	Federal bank	Bank of Bahrain & Kuwait	Bank of Maharashtra		Deutsche Bank
Dena Bank	HDFC Bank	Bank of Tokyo-Mitsubishi	Central Bank of India		Sonali Bank
IDBI Bank Limited	ICICI Bank	Citi Bank	State Bank of Bikaner & Jaipur		
Indian Overseas Bank	ING Vysya Bank	DBS Bank	United Bank of India		

Oriental Bank of Commerce	Karur Vysya Bank	HSBC			
Punjab and Sind Bank	Lakshmi Vilas Bank	JP Morgan Chase Bank			
Punjab National Bank	Nainital Bank	Mashreq Bank			
State Bank of India	Ratnakar Bank Limited	HSBC Bank Oman			
State Bank of Hyderabad	Tamilnad Mercantile Bank	Standard Chartered Bank			
State Bank of Mysore		State Bank of Mauritius			
State Bank of Patiala					
State Bank of Travancore					
Syndicate Bank					
UCO Bank					

Figure 2.2: Bank-Wise Comparative Analysis of Total Factor Productivity Scores for Public Sector Banks in India.

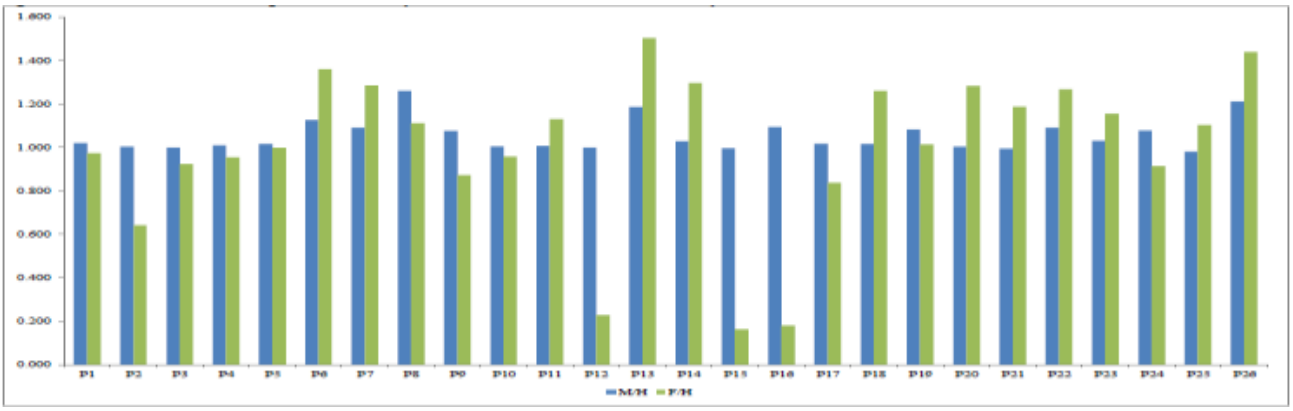


Figure 2.3: Bank-Wise Comparative Analysis of Total Factor Productivity Scores for Private Sector Banks in India.

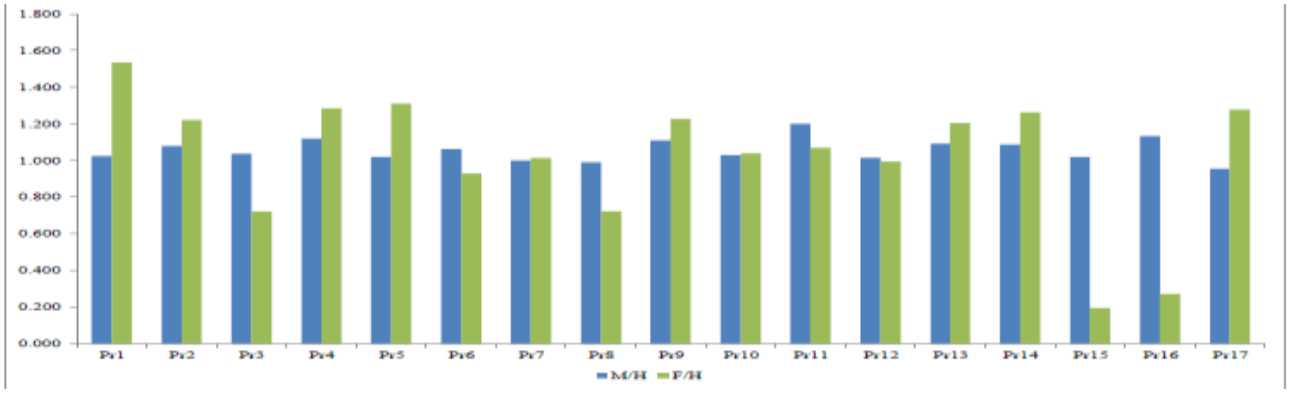
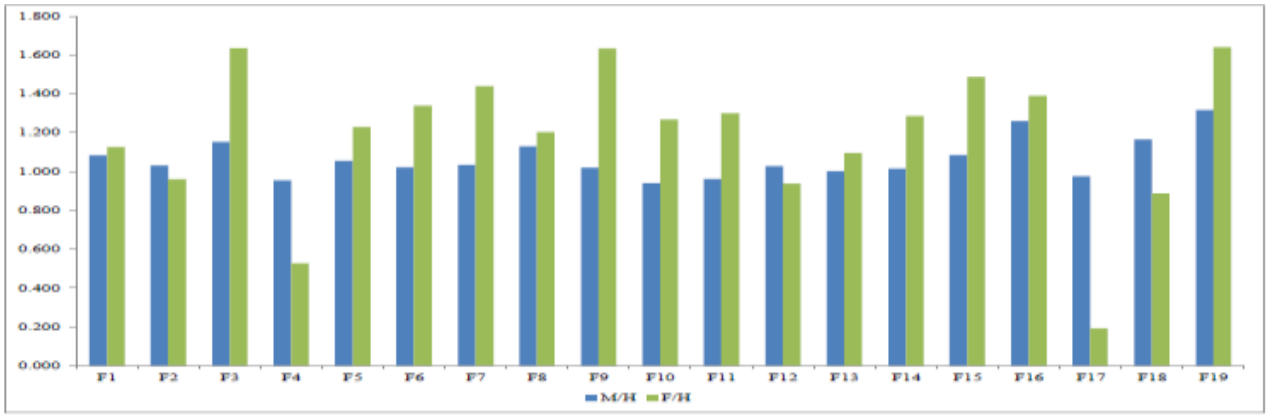


Figure 2.4: Bank-Wise Comparative Analysis of Total Factor Productivity Scores for Foreign Sector Banks in India.



2.6 CONCLUSION

Banks should concentrate more on quality portfolios and preferred middle person benefits fairly over on ads as it were. By quality, the investigation implies that in spite of the fact that there have been number of records opened after the budgetary consideration process, however the quantity of exchanges stays tiny. Therefore, banks are not ready to catch the potential accessible in the market which might be because of poor administration and less assortment in money related items and administrations. Offering mono-item benefits with various names ought to be recognized by the banks in India and there is have to offer wide assortment of items through imaginative innovation. Such activities would lead towards expanding the quantity of exchange and decrease in the promotion uses. Banks need to enhance their tasks and give advances to various items to the diverse sections of society with changes to their greatest advantage rates at ordinary interims. There should have a legitimate control on the different kinds of working costs in the bank offices as it has all the earmarks of being the main factor for financial inefficiency. To make the administration working sound and gainful, there is have to investigate the costs identified with lease, expenses and lightning, printing and stationary, postage, fixes and systems for upkeeps, and so on. It is additionally recommended that

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